Journal of Homosexuality

ISSN: (Print) (Online) Journal homepage: https://www.tandfonline.com/loi/wjhm20

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**To cite this article:** Iris Po Yee Lo, Emma H. Liu, Daniel W. L. Lai & Elsie Yan (2023) Reflexive Planning for Later Life: Minority Stress and Aging Challenges among Midlife Chinese Lesbians and Gay Men, Journal of Homosexuality, 70:14, 3470-3492, DOI: 10.1080/00918369.2022.2095242

**To link to this article:** https://doi.org/10.1080/00918369.2022.2095242

JOURNAL OF HOMOSEXUALITY
2023, VOL. 70, NO. 14, 3470–3492
https://doi.org/10.1080/00918369.2022.2095242

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# Reflexive Planning for Later Life: Minority Stress and Aging Challenges among Midlife Chinese Lesbians and Gay Men

Iris Po Yee Lo, PhD[a], Emma H. Liu, PhD[b], Daniel W. L. Lai, PhD[b], and Elsie Yan, PhD[a]

[a]Department of Applied Social Sciences, the Hong Kong Polytechnic University, Hung Hom, Hong Kong; [b]Faculty of Social Sciences, Hong Kong Baptist University, Kowloon Tong, Hong Kong

**ABSTRACT**

This study examines how Chinese lesbians and gay men make sense of the prospect of growing old and plan for later life in Hong Kong, where same-sex relationships are yet to be legally recognized. Drawing on in-depth narrative interviews, the results show that lesbians and gay men in midlife reported a range of previous, current, and anticipated challenges associated with the stigma attached to homosexuality. These, in turn, shaped their ways of perceiving and planning for later life. Three forms of reflexivity in response to minority stress and the prospect of aging were identified: coping with fears of aging alone, striving for self-mastery, and planning ahead with feelings of wariness. Participants' concerns and plans around aging demonstrated differing degrees of reflexivity, through which they attempted to navigate family norms and structural constraints and find ways to accumulate resources for later life. Meanwhile, their heightened sense of uncertainty and insecurity showed that their perceptions and experiences of aging were influenced by minority stress and material, familial, and sociopolitical circumstances. This article builds a constructive dialogue between sexuality and aging studies by unraveling both the aging insecurity and capacities for reflexive planning among an oft-neglected group of sexual minority people in midlife.

**KEYWORDS**

Aging; minority stress; midlife; reflexivity; lesbian; gay; sexuality

## Introduction

Aging lesbians and gay men comprise an extremely vulnerable subgroup, exposed to high risks of mental health problems due to prolonged experiences of discrimination, stigma, and victimization (Rosati, Pistella, & Baiocco, 2021; Waling et al., 2021). The existing literature has primarily looked into the role of cohort effects, social change, identity development, and community support in older lesbians' and gay men's ways of coping with aging (Kertzner, 2001; Rosati et al., 2021; Waling et al., 2021). However, the majority of previous studies were conducted in Western countries, mainly in North America and Europe, where

**CONTACT** Iris Po Yee LO iris-py.lo@polyu.edu.hk Department of Applied Social Sciences, the Hong Kong Polytechnic University, Room GH306, Hung Hom, Hong Kong.

increasing societal acceptance of and expanded legal protection for lesbian and gay individuals and couples have been reported (Flores, Park, & Badgett, 2018). Very little research is being done in other socio-cultural contexts where social and institutional support for same-sex partnerships is still absent. In addition, little attention has been paid to how and why middle-aged lesbians and gay men perceive and prepare for aging the way they do, even though scholars have called for further studies about midlife as a pivotal life period, characterized by a myriad of life transitions and social roles (Infurna, Gerstorf, & Lachman, 2020). Without addressing these two gaps, it will be difficult to fully understand the challenges and injustices confronting lesbians and gay men as they age, and how to address them at societal and policy levels.

This study aims to address these knowledge gaps by examining how Chinese lesbians and gay men make sense of the prospect of growing old and how they plan for later life in Hong Kong. In this family-centered context, where the heterosexual family model remains the norm and same-sex relationships are stigmatized (Lo, Chan, & Chan, 2016; Jackson & Ho, 2020; Kong, 2021), how do middle-aged lesbians and gay men make sense of and cope with the prospect of growing old? In what ways are their perceptions of and planning for later life shaped by minority stress and other individual, familial, and socio-political circumstances? These are the research questions this study seeks to answer.

The objectives of the study are twofold. Firstly, by combining minority stress theory (Meyer, 2003) with insights drawn from the notion of reflexivity (Giddens, 1991), which I discuss in the next section, this article builds a constructive dialogue between sexuality and aging studies and identifies the extent to which middle-aged Chinese lesbians and gay men engage in reflection upon and planning for later life. Previous studies on midlife and older lesbians and gay men have shown that, apart from handling common concerns also faced by their heterosexual counterparts, such as declining health, care issues, and financial insecurity, they also have to face unique challenges associated with their sexual identity, including experiences of discrimination, homophobia, anticipated rejection, and identity concealment (Meyer, 2003). Their experiences of social isolation and inequalities in accessing healthcare services have been documented in the Western literature (Brennan-Ing, Seidel, Larson, & Karpiak, 2014; Pereira, De Vries, Esgalhado, & Serrano, 2021; Westwood et al., 2020). Meanwhile, scholars have identified a need to move beyond the focus on deficits and called for an examination of strengths, resilience, and generativity among lesbians and gay men (Bower, Lewis, Bermúdez, & Singh, 2021; Meyer, 2015; Wang, Lao, & Wang, 2021). Expanding this line of inquiry, this study provides new empirical evidence about how middle-aged Chinese lesbians and gay men reflect upon the conditions of their present and past lived experiences, and under what circumstances they are able to make plans to improve their opportunities in later life.

Secondly, this study aims to examine the role of sexuality and other individual, familial, and socio-political factors in shaping people's perceptions of aging, thereby exploring how one's planning for later life is enabled and/or constrained by structure and agency. With a focus on Chinese lesbians and gay men in midlife, it highlights how their narratives of their life stories and planning not only link earlier and later life periods but also bridge the personal and structural levels. We argue that lesbians' and gay men's (in)ability to exercise agency and plan for aging is not merely about personal choice or individual levels of resilience, but also about the enabling or constraining of life opportunities associated with socio-cultural norms and policies. Understanding their agency in planning for later life and the concerns and obstacles involved is particularly important for policymakers and healthcare professionals seeking to design early interventions and inclusive policies that respect aging sexual minority people's rights and address their needs.

In this article, we begin by outlining the theoretical framing of the analysis —bringing minority stress theory into conversation with the concept of reflexivity. We then discuss how the local conditions in Hong Kong further complicate the challenges confronting lesbians and gay men. This is followed by an account of our methods, before we present the interview findings and discuss how participants made sense of the prospect of growing old and the ways in which they reflexively made plans for later life. We conclude by highlighting how the study builds a constructive bridge between research on minority groups and research on aging, and discuss the implications of the findings for practical and policy interventions.

## Minority stress and reflexivity: A theoretical framework

Research has shown that, compared with their heterosexual counterparts, lesbians and gay men are generally at higher risk of mental health problems globally (Correro & Nielson, 2020; Gessner, Bishop, Martos, Wilson, & Russell, 2020). One of the key explanations for this health disparity is that they generally suffer from additional stress, or what Meyer (2003) terms "minority stress," largely due to their experiences of discrimination, internalized homophobia, anticipated rejection, and identity concealment.

Minority stress among lesbians and gay men has been studied in a variety of Chinese contexts (Sun et al., 2020; Wang et al., 2021). Meanwhile, scholars have drawn our attention to the need to incorporate cultural considerations into minority stress conceptualizations (Lo, 2022b; Sun et al., 2020). For instance, a recent qualitative study focusing on Chinese gay men highlights the "heteronormative, family-oriented culture with collectivist values" as both the context and a source of minority stress (Sun et al., 2020). Living in a collectivist environment, Chinese people generally face parental and societal pressure to conform to established norms, particularly those associated with

marriage and having children (Lo, 2020, 2022a; Lo & Chan, 2017). These tend to exacerbate stress and reinforce conformity-focused coping strategies, such as identity concealment (Sun et al., 2020). A quantitative study of Chinese lesbian, gay, and bisexual individuals also shows that both minority stress and perceived pressure to get married are associated with reduced mental health (Zheng, Hart, Noor, & Wen, 2020). While previous studies provide important insights into the role of cultural considerations in minority stress conceptualizations, this study takes the inquiry one step further by considering the time dimension and examining how minority stress is subjectively experienced in midlife and how it shapes one's perceptions of and concerns about growing old.

Inspired by the notion of "reflexivity" (Giddens, 1991), this article discusses how and why lesbians and gay men make sense of the prospect of growing old and plan for later life in certain ways. According to Giddens (1991), the creation of an identity and a biography is a "reflexive project of the self" (p. 35), through which individuals constantly attempt to carve out a sense of security in an uncertain and ever-changing world. In particular, Giddens (1991) argues that people in same-sex relationships are "prime everyday experimenters" as they need to constantly reflect upon and push the boundaries of how intimacy and family life are understood and formed beyond the traditional heterosexual model (p. 35). It should be noted that, rather than focusing on the self, reflexivity is founded in self–other relationships, the ability to reflect upon the self from the imagined standpoint of others in the social environment, which is also the basis of agency (Jackson, 2019). This notion is particularly useful for our analysis of lesbians' and gay men's concerns about aging because thinking about and/or planning for the future "necessarily require a high degree of reflexivity in projecting a vision of the self moving through time" in relation to others (Jackson & Ho, 2020, p. 188).

## Aging in the Hong Kong *Chinese* context: Societal and legal challenges confronting lesbians and gay men

In the Hong Kong context, where welfare support is minimal in general (Yu, Lo, & Chau, 2021) and institutional support for same-sex couples is almost absent (Suen & Chan, 2021; Tang, 2021), little is known about how lesbians and gay men in midlife locate themselves with reference to their past and present lives, or how they make plans for later life in relation to the social world. As a former British colony and currently a semi-autonomous Chinese city, Hong Kong has witnessed significant changes over the past few decades. Homosexual acts in private between two consenting male adults aged over 21 were decriminalized in 1991. While in the past the age of sexual consent was unequal between gay men and heterosexuals (21 for gay men and 16 for heterosexuals), the court ruled in 2006 that this law was discriminatory and

unconstitutional (Chan, 2008). Since then, the age of consent (16 years) has been equal between homosexuals and heterosexuals. Also, in recent years, there have been a few judicial victories in favor of the rights of sexual minority people in certain areas, including visas for dependents and spousal employment benefits. These have been considered major steps in advancing the equality of rights for couples in same-sex marriages registered in other jurisdictions (Lau, 2019). In a recent appeal court case in 2021, the local authorities also clarified that same-sex widows and widowers would be treated the same as opposite-sex ones. Notably, this clarification only occurred after a gay widower filed for a judicial review over the Hong Kong government's refusal to let him identify his late spouse's (married in another jurisdiction) body or attend to administrative arrangements without having authorization from his spouse's mother. A recent court victory has also seen same-sex couples married abroad entitled to the right to live together in government-subsidized housing and to inherit the property after a spouse's death, but the government has since lodged an appeal. In short, the above-mentioned rulings have resulted from judicial review applications made by sexual minority individuals who have legally married their spouses in other jurisdictions. Nevertheless, they do not alter the government's long-held stance on same-sex marriage; same-sex couples still have no right to marriage or civil partnership in Hong Kong. There is also currently no legislation protecting sexual minority people from any form of discrimination.

Despite the fact that Hong Kong is facing a rapidly aging population and that aging lesbians and gay men are in a particularly vulnerable position due to persistent discrimination and stigma against homosexuality (Lo et al., 2016; Kong, 2021), there has been only a limited number of studies investigating the needs of aging lesbian and gay adults and the challenges they face. In particular, these exceptions primarily focus on the experiences of older adults aged over 60 (Kong, 2019, 2021; Tang, 2021, 2022). For instance, Kong's (2021) study on two generations of Hong Kong gay men—those born after 1990 and those born before the 1950s—showed that the two generations had to accomplish the ideals of Chinese masculinity in different ways; "breadwinner masculinity centered around the family in the past and neoliberal entrepreneurial masculinity centered around education, work, and family at present" (p. 65). Nevertheless, they faced common struggles to navigate dominant heterosexual family norms and manage stigma. Meanwhile, by focusing on the life stories of 12 lesbian and bisexual women aged over 60, Tang's (2021) study revealed their "everyday erotics in urban density" and demonstrated that these women created not only alternative erotic spaces but also new meanings for gender and sexuality.

While these studies tapped into the unexplored territories of older sexual minorities' identities, gendered performances, spatial practices, and community engagement, what is missing from the discussion are the actual needs and

psychosocial challenges confronting those in midlife. These older individuals, as shown in our findings, have to handle the imminent fear and threats of aging while simultaneously searching for ways to accumulate resources and carve out a better future in later life. Investigating this aging, yet oft-neglected, group is crucial if policymakers and healthcare providers are to better understand their fears and concerns around aging and implement early interventions.

## Methods

### *Design*

Narrative inquiry, a qualitative approach to collecting life stories through interviews (Riessman, 2008), was adopted to examine the participants' perspectives on and experiences of growing old in their own words. Qualitative methodology enables an in-depth understanding of the "meanings, processes and contexts" of social phenomena (Ritchie & Lewis, 2003, p. 4). In particular, narrative inquiry is concerned with how people tell their life stories and make sense of events, feelings, or thoughts in relation to each other in the context they inhabit (Chase, 2018). It emphasizes meaning-making and the inherent complexity of lived experiences (Frost & Ouellette, 2011), rather than requiring a large sample size or focusing on questions about quantity (Creswell, 2013). In this study, adopting this method with a focus on midlife lesbians and gay men enabled the researchers to analyze how the participants narrated their own personal stories, linking their earlier and later life periods and assigned meanings to previous and current experiences, life transitions, and the prospect of growing old during the second half of their lives. Narrative inquiry is particularly useful for examining the complex interplay between social policy and people's lived experiences and informing sexuality-related policy concerns, taking the complex nature of sexuality into account (Frost & Ouellette, 2011).

### *Data collection*

Participants were recruited in Hong Kong through various channels, including local lesbian, gay, bisexual, and trans (LGBT)-related organizations, the researchers' personal networks, and participants' referral to their networks. Target participants included Hong Kong Chinese lesbians and gay men in midlife, aged 45 to 60 years. Hong Kong was chosen as an important site for investigation due to its unique position as the Special Administrative Region of China. On the one hand, as a Chinese city, it is heavily influenced by Confucian ideologies, which emphasize heterosexual family values and

therefore push lesbians and gay men into a socially marginalized position (Yan, Wu, Ho, & Pearson, 2011; Yue & Leung, 2017). On the other hand, as mentioned in the introduction, the city has witnessed a growing demand for legal protection of LGBT rights in recent years, despite the government's continued reluctance to legally protect its LGBT citizens (Suen & Chan, 2021). It was against this backdrop that this study attempted to tackle the research questions: how do middle-aged lesbians and gay men make sense of and cope with the prospect of growing old? In what ways are their perceptions of and planning for later life shaped by minority stress and other individual, familial, and socio-political circumstances?

A total of 12 participants joined the individual narrative interviews. Their ages ranged from 45 to 55. Seven participants identified themselves as lesbian women and five identified as gay men. At the time of the interview, most participants were in a same-sex relationship. The length of their relationships ranged from around one year to over 20 years. The majority had full-time, white-collar jobs, working in a variety of sectors, namely: administration, finance, the media, and the Internet industry. Two participants were self-employed, one was working part-time, and one was retired at the time of the interview. Most had a bachelor's degree or above and only three had not received a university education. Given that neither assisted reproductive technology nor adoption is an available legal option for lesbians and gay men in Hong Kong (Lo et al., 2016), none of the participants had children, except one who had divorced her husband and was raising their child. Table 1 presents the characteristics of the participants.

Each interview lasted between one and two hours and was conducted in Cantonese Chinese, which was the native language of all the participants. Each participant was fully informed about the format and goals of the interview before giving consent to participate in the study. Interviewers serve as facilitators for storytelling, providing space for participants to

**Table 1.** Participants' characteristics.

| | Participants ($N$ = 12) |
|---|---|
| Age | 45–55 (Median: 51) |
| Gender/Sexual Orientation | |
| Woman/Lesbian | 7 (58%) |
| Man/Gay | 5 (42%) |
| Relationship status | |
| In a relationship | 9 (75%) |
| Single | 3 (25%) |
| Employment status | |
| Full-time | 8 (67%) |
| Part-time | 1 (8%) |
| Self-employed | 2 (17%) |
| Retired | 1 (8%) |
| Education | |
| High school | 3 (25%) |
| University or above | 9 (75%) |

recount their life stories and narrate an imagined future. Broad discussion topics included: (1) personal background and identity development as a lesbian or a gay man, (2) interactions and relationships with same-sex partners and other family members, (3) attitudes toward and concerns about aging, (4) any preparations for aging, and (5) experiences and perceptions of the wider social environment and social support. Ethical approval was provided by the author's university. Pseudonyms have been used to ensure confidentiality.

### *Data analysis*

The interviews were audio recorded and transcribed for data analysis. With the assistance of MAXQDA, a qualitative data analysis software package, we identified major common themes across the interviews. We started by undertaking close readings of the transcripts and fieldnotes and then sorted different codes into potential themes. We carefully considered the relationships between different codes and different themes. Following Riessman's (2008) approach to narrative analysis, we also examined not only what was said by participants but also how their stories were told. Specifically, we considered participants' ways of narrating what they thought, felt, and did about aging within their larger webs of relationships (with their partners, family members, peers, and/or coworkers) and the wider socio-political environment in order to generate a context-sensitive understanding of participants' life stories. To achieve intercoder reliability and ensure the rigor of the findings, discussions about the interpretations of the data were carried out within the research team before consensus was reached. We checked each of the potential themes against the coded data extracts and the entire data set to ensure that they coherently and meaningfully captured the relevant data.

## Findings

### *"'Forever' is not in my dictionary": Coping with fears of aging alone*

While most of the participants had a same-sex partner, and half of them had been with the same partner for over a decade, fears of aging alone were commonly mentioned during the interviews. A number of participants attributed such fears to perceived threats to and the instability of same-sex relationships. As shown by the following narratives, these concerns need to be understood within the wider heteronormative context, where same-sex partnerships remain socially marginalized and legally unrecognized in Hong Kong (Lo et al., 2016; Tang, Khor, & Chen, 2020).

Take Johnny (gay man, aged 49) as an example. He had been in a relationship with his same-sex partner for over six years. Having entered midlife, he described the change in both his career and his perception of relationships. Having been running a business for a few years, he explained that he wanted to spend his energy on his business and had no plans to retire. When asked about his views on his relationship with his partner and the role of this partner in his later life, he said:

> I used to think that I don't need a long-term relationship. I don't need to focus on one thing. I can just play around. As I get older, I've come to realize that I just want to settle down … I don't want to look for other relationships … And in the gay circle, we probably don't have children as "normal" married couples do. Because once you have children, the focus will be on them. Even though some of them may still get divorced, there's a stronger sense of responsibility. Even if they want to get divorced or leave each other, they won't feel that strongly. On the other hand, we don't have much responsibility. We can leave if there's anything unpleasant. I just try to keep my relationships as long as possible. "Forever" is not in my dictionary.

Johnny's statement suggests that deviance from the normative understanding of the life course, which is tied to entry into opposite-sex marriage and engagement with family and parenting responsibilities, may put same-sex couples in a particularly precarious position. To Johnny, given that "there is no guarantee [he and his partner] will be together forever," he put earning money as his life priority at this stage in order to become financially prepared for his later life, rather than working on any shared plans with his partner. While Johnny recounted how active he had been in the gay circle, socializing with many other gay men during his young adulthood, he said that he had preferred to "keep a low profile" in recent years and devote himself to his business. This could be regarded as part of his self-protective mechanism against minority stress, as evidenced by his account of how he distanced himself from people whom he considered gay-unfriendly or unable to accept his sexual identity in order to avoid direct confrontations and discrimination. Also, like some other participants, Johnny consistently referred to opposite-sex couples and relationships as "normal," reflecting the dominant heteronormative narrative in society that privileges heterosexuality, assumes the heterosexual family model as the norm, and pushes some lesbians and gay men to internalize the stigma attached to homosexuality. Johnny's narrative reveals how the dominance of heteronormativity, which continues to privilege heterosexuality, may not only have a negative impact on gay men's and lesbians' ways of seeing themselves, but may also weaken their confidence in the stability and long-term future of a same-sex relationship and consequently affect their planning for later life.

The belief that "nothing lasts forever" and the fear that one's partner might leave someday were echoed by other participants. Such feelings of insecurity stemmed, to a large extent, from societal pressure to follow heterosexual

norms and marry the opposite sex. For instance, while Ling (lesbian, aged 52) acknowledged that opposite-sex marriages might also end in divorce, she had several first-hand experiences of breaking up with (former) same-sex partners, who "ended up choosing that path to [opposite-sex] marriage and having children." Ling had just separated from her ex-girlfriend and was single at the time of the interview, and she reported finding it difficult to find a partner as she aged and feeling frustrated with the uncertainties of life. As a hairstylist with a low income, Ling's initial plan had been to apply for public housing and move in with her then partner, even though she was aware that her same-sex partner would have no right to inherit the property after her death given the LGBT-unfriendly legal restrictions in Hong Kong. Unfortunately, her partner, with whom she had been together for almost a decade, had left her due to societal pressure to enter an opposite-sex marriage. When asked whether she had any plans for her future life, she said: "I had everything planned 10 years ago. Who would have thought that I'd no longer have a partner after 10 years?"

For some participants, the prospect of living alone without a partner in old age was daunting. Ellen (lesbian, aged 46) reported that both her partner and she herself preferred to "live in the moment". Earning a stable and decent income, she said that she was by no means a frugal person with money-saving habits or careful financial planning for aging. Despite what she called a "carefree" attitude to life, she shared what worried her most when it came to aging:

> My biggest concern is that my partner will pass away much earlier than I do . . . It worries me that I might live alone for 10 more years or so. I recently thought about this, but after that, there's nothing I can do. At my age as LGBT, I can't just meet someone on the street. If I wasn't with my partner now, I could hardly imagine myself being with anyone else. Heterosexual people can randomly meet someone by joining leisure activities. I'm not young enough to mingle at parties . . . Even if I use dating apps, they're full of young people. There's no place for me to find a partner.

Ellen's remark highlights many other participants' worries about living alone in old age. It also reveals the unique challenges faced by middle-aged or older sexual minority people, who remain largely invisible in heteronormative society and tend to be considered less attractive in the gay or lesbian world due to ageism (Kong, 2021). Similar to Ellen's attitude toward life, Kevin (gay man, aged 52), who was in a stable same-sex relationship, reported that he did not desire to live a long life because there might be no one to take care of him in old age: "We can only rely on ourselves. There's no point in living a long life." This attitude also arose from his sense of unease with the prospect of living in a nursing home as he aged, where he would feel the pressure to pretend to be heterosexual in order to mingle with other older people. This is in line with other research, which has found that many sexual minority people still fear facing discrimination when accessing long-term

care (Gardner, de Vries, & Mockus, 2014; Lyons et al., 2021; Singleton, Gassoumis, & Enguidanos, 2021). In short, participants' narratives demonstrate how a person's non-heterosexual identity shapes his/her perceptions and experiences of growing old and how concerns about aging are shaped not only by individual circumstances but also by the wider socio-political environment.

### *"Make hay while the sun shines": Striving for self-mastery*

While participants experienced different degrees of challenge in midlife, which ranged from job and financial insecurity, through concerns about aging alone, to care issues, almost all of them placed great emphasis on the importance of being able to gain control of their own life without having to rely on anyone else in old age. "I hope I don't need to rely on the government and queue up for a place in a nursing home. It would be much better if I could afford a better private nursing home … or hire a private nurse. So saving money is very important … Make hay while the sun shines" (Wing, lesbian, aged 49). "If I could go back to my 20s, I'd have started saving money and done financial planning earlier, which is important. Even if you have children, they may not want or be able to support you anyway" (Keung, gay man, aged 55). The ability to take care of oneself and not become a burden to significant others in old age was considered paramount by all participants. It is also noteworthy that a number of participants, such as Wing and Keung, believed that they shared similar concerns with their heterosexual counterparts when it came to aging in terms of financial and care matters. These narratives reveal that the government does not provide enough support for the care of older people in general and that the traditional idea of "having children as old-age security" may no longer fully apply to the competitive environment in Hong Kong, where the younger generation can have difficulty in earning a decent living for themselves and are hardly able to spare time to care for their aging parents (Bai, Lai, & Liu, 2020).

As participants narrated their life stories, linking their earlier life experiences with current ones and future plans, it is evident that some lesbians and gay men may find themselves confronted by unique stressors and structural constraints that arise due to their non-normative sexual identities. One example is Ka Man (lesbian, aged 54), who had ended her 17-year marriage to her ex-husband and was currently in a same-sex relationship. She recounted how she had struggled since high school to accept her own same-sex desires due to her evangelical Christian religion, which considers homosexuality "sinful" and immoral. She said: "I used to always go to church and confess my sins … but I felt nothing inside me had ever changed." Given the pressure from her peers

and from her church, she eventually chose to "take the right path" by marrying a man and giving birth to their child. She described the key differences before and after her divorce:

> If I hadn't met my [same-sex] partner, I'd probably be lying to myself for the rest of my life . . . In the past, to be blunt, it was just so easy to rely on men. I was never concerned about money. It seemed that you got a lot of help . . . and it's unlikely that I'd be bullied. But that's not the case now . . . Actually, as I gradually go through all this, what I've learnt is that I need to be responsible for everything. This is my choice.

Ka Man had lost her job with an evangelical Christian organization after coming out as a lesbian. Although she had several part-time jobs at the time of the interview, she admitted that she was facing huge financial difficulties and that she had never thought about retiring because of this. "I need to start from zero," she said. Her narrative highlights the bitterness involved in her decision to shed the traditional heterosexual family script and her consequent financial crisis. As a woman and a lesbian with an aging body, Ka Man could be triply marginalized by society due to inequalities associated with gender, heteronormativity, and agism. Additionally, Ka Man's experience reflects the heteronormative and LGBT-unfriendly environment in Hong Kong, which, to a certain extent, had led her to internalize the stigma attached to homosexuality in the past and meant that, after coming out, she gradually realized the privileges enjoyed by opposite-sex couples. It is generally believed that the key stumbling blocks to equal human rights for sexual minorities in Hong Kong include not only government policies but also established heterosexual family norms and anti-gay evangelical religious organizations (Kong, 2021; Wong & Leung, 2012). Meanwhile, Ka Man attributed her determination to "turn over a new leaf" in her life to her desire to be "true" to herself. She felt grateful that she could start over in midlife, despite the high cost of deviating from the normative understanding of a life course rooted in the heterosexual family model.

Being non-heterosexual can present unique challenges for many sexual minorities, while simultaneously presenting opportunities to reflect upon structural inequalities and find ways of transcending obstacles for some. Fung (gay man, aged 50) used to have a stable job in the government but had decided to become an entrepreneur a few years previously. Similar to some other participants, such as Ellen (lesbian, aged 46) and Kevin (gay man, aged 52), Fung believed that he would not live a long life and that he preferred to enjoy life in his own way while he could. Raised in a traditional family, who had placed high expectations on him to have children and "continue the family line," he reported that he had been "forcing myself to do what a normal person would do" before his thirties, including dating women and acting straight. Such familial pressure was typically reported by all the participants, especially when they were in their twenties or thirties. It also echoes previous findings

that the imperative to follow the traditional family script and behave "as normally as possible" continues to affect many lesbians' and gay men's adult lives (Yau, 2010, p. 3). While Fung had already come out to his family because he wanted to live an "honest" life, he described how his business partners urged him to be less "open" and try to "protect" himself by not coming out to others in the business world. Fung reflected on his experience of constantly managing his public and private selves as a gay man:

> I've learnt my lesson. Never use all these misfortunes as an excuse . . . You must work much harder than others when you're young. Because no matter how people look down on you, if you have your abilities, you can still be better than others, even though your worth is considered 30% less.

Previous and current experiences of stigma attached to homosexuality and identity concealment had led Fung to believe that it was important for a member of this minority group to work extra hard to accumulate financial resources in order to conquer stigma and gain social recognition. Moreover, he actively sought ways to include his partner in his aging plan, such as officially including his partner's name when purchasing housing properties and naming his partner as the beneficiary of his own insurance. As shown in the existing literature, narratives around the role of "financial success" and "financial independence" in conquering parental and societal disapproval of homosexuality have been commonly found among lesbians and gay men in Chinese society (Lo, Liu, & Yu, 2022; Ho & Tsang, 2012; Kam, 2013). In Fung's case, not only did his financial success help him to mitigate stigma within and beyond his family, but it also enabled him to circumvent the legal restrictions in Hong Kong, which deny the partnership status of same-sex couples, and to ensure his partner's entitlement to their shared properties after his death.

Despite the different endeavors undertaken by participants to strive for self-mastery and better prepare for the second half of their lives, none of them expressed hope that the government would provide practical support, such as legislation against discrimination on the grounds of sexual orientation or legal recognition of same-sex partnerships and entitlements to the welfare benefits accessible to married heterosexual couples, which would significantly help them during their older age. The findings demonstrate that middle-aged men and women with a marginalized sexual identity need to negotiate the prospect of growing old and concerns about aging by resorting to individual means and financial strategies within the market.

### *"We're excluded from this system": Planning ahead with feelings of wariness*

The vast majority of participants expressed a sense of disappointment and helplessness when reflecting on the lack of societal and government support for same-sex couples as they aged. One of the common concerns was

that they would not be allowed to visit their same-sex partners in hospital in the future, given that access is only allowed to "family members" and that same-sex couples, including those married in other jurisdictions, are not legally recognized as "family members" under Hong Kong law. "After all, society doesn't accept us or treat us equally. This is discrimination, but what can I do about it?" (Wing, lesbian, aged 49). "I have no idea how I can overcome this … but now while I'm healthy, I probably won't bother to sort it out. But I guess this is a problem I'll need to face someday" (Vincent, gay man, aged 49).

While all the participants felt that there was nothing they could do in the face of denied access to hospital visits as a same-sex partner, some of them took a proactive approach to finding alternative tactics to protect themselves and/or their partners in other aspects of their later life. For instance, Alison (lesbian, aged 52) had not only made financial plans for her own later life and her partner's, but she had also made her own after-death arrangement by registering body donation. She explained the reasons behind her meticulous plans:

> I never stop buying insurance, not to mention critical illness insurance. The reason for buying insurance is that I don't want to bother anyone. I can take care of myself. If I die, I can leave a lot of money to my partner … I told my girlfriend, "If I die in Hong Kong, you don't need to worry … I've donated my body to the university, so they'll take care of it." It would be a huge hassle to collect the dead body and arrange a funeral. In what role should she get involved? As my friend? Are you pulling my leg? I don't want to make her suffer after I die.

Expectations that her same-sex partner would be rejected even after her death were evident in Alison's narrative. This reflects how minority stress can be exacerbated in later life and explains why Alison had a strong belief that she had to plan ahead for everything, including the arrangements after her death, to avoid "giving anyone trouble," especially her partner. This belief has to be understood within the wider context, where it remains difficult for same-sex couples to claim their rights even when it comes to life-and-death issues. As mentioned in the introduction, despite a growing demand for legal protection of LGBT rights in Hong Kong, same-sex couples continue to face rejection and exclusion, not only from their families of origin but also from the current legal and welfare systems (Lo et al., 2016; Suen & Chan, 2021). In response to the absence of institutional support, it was not uncommon for participants to turn to the market to safeguard their later life, which explains why many of them set great store by self-mastery and financial success. Nevertheless, Irene's (lesbian, aged 51) remark highlights why these tactics might neither guarantee protection nor ensure a sense of security:

> I've taken care of everything as much as I can. You never know what will happen next … Even though I've written a will and sorted out how my finances should be allocated, if my family is not satisfied, they have the right to file a lawsuit. It's a nightmare! All this is related to same-sex couples. For married couples, there are well-established legal arrangements for inheritance. But there's none for us. We're excluded from this system.

Irene had already planned ahead for herself and her partner by turning to the market and purchasing a flat under both of their names. On the one hand, this demonstrates her agency in reflecting upon the potential risks to be faced in later life and carrying out reflexive planning. On the other hand, it is evident that the lack of legal status of her same-sex relationship and the consequent risk of her partner's right to inherit their shared properties being challenged by her family of origin constituted a constant source of worry to her. Such worry was typical among participants, especially those whose same-sex relationships were not acknowledged by their parents or relatives. This shows that the wider socio-political circumstances, which fail to recognize the rights of same-sex couples, do constrain sexual minority people's planning for later life. It also highlights the potential conflicts between sexual minority people and their families of origin, who may find it difficult to accept their sexuality or same-sex partners (Lo, 2020, 2022a; Kong, 2021).

## Discussion

This article has revealed different perceptions and experiences of growing old among a group of middle-aged Chinese lesbians and gay men. The findings show that participants were subjected to a range of previous, current, and anticipated challenges associated with discrimination and stigma against homosexuality, which, in turn, shaped their ways of perceiving and planning for their older lives. While some of these challenges echo previous findings about the minority stress experienced by lesbians and gay men in general (Meyer, 2003) and those in the Chinese context in particular (Sun et al., 2020; Wang et al., 2021), it is evident that participants' deliberations on their plans for later life evinced a high degree of reflexivity, through which they negotiated with established family norms and structural constraints and searched for ways to accumulate resources and carve out a better future in later life. This study makes a unique contribution to sexuality and aging studies in three ways and generates practical implications.

Firstly, by positioning minority stress and the reflexive processes of planning at the core of the analysis, this study extends previous work and sheds new light on the ways in which minority stress influences lesbians' and gay men's midlife experiences and ways of making sense of and preparing for aging. The participants recounted different sources of minority stress in their earlier and current lives, ranging from experiences of discrimination at churches, the perceived need to hide one's sexual identity, and anticipated

rejection by their families of origin, who might refuse to recognize the status of their partners and exclude their partners from any funeral arrangements after their death. Consistent with previous studies about Chinese lesbians' and gay men's experiences of minority stress (Sun et al., 2020; Zheng et al., 2020), perceived and actual rejection by the family of origin and the felt pressure to hide one's and/or one's partner's sexual identity constituted the major concerns of lesbians and gay men in our sample.

This study adds to the existing literature by showing how, in turn, these sources of minority stress exacerbated participants' sense of insecurity and uncertainty as they speculated about and made plans for later life, as evidenced by the fact that some participants, including those in a long-term, stable relationship, expressed fears about the stability of same-sex relationships, that some reported not wanting to live a long life, and that many feared that all the careful plans they had made for later life would be futile. While there are parallels between heterosexuals' and sexual minority people's experiences of growing old in terms of declining health and support networks, our findings echo previous Western studies that lesbians and gay men face unique stressors and aging challenges (Almack, King, & Jones, 2022). The current study highlights how minority stress not only has a negative impact on lesbians' and gay men's past and present lives, but also limits their ability to imagine their older lives and opportunities in terms of care and support.

Secondly, moving beyond the narrow focus on deficits often tied to the "midlife crisis" and considering midlife as a "vibrant period with unprecedented opportunities and challenges" (Infurna et al., 2020, p. 471), another contribution of this article is to unravel lesbians' and gay men's experiences of midlife, including not only their concerns about growing old but also their capacity for reflexive planning. Although participants generally reported a great sense of uncertainty about their older lives due to a lack of familial and societal support, it was precisely that uncertainty that pushed many of them to adopt reflexive ways of planning for later life. Previous studies have found that midlife is a key life period with a focus on balancing gains and losses and linking earlier and later life periods (Infurna et al., 2020). During the interviews, it was not uncommon to see participants reflecting upon their previous life decisions and experiences of minority stress and the consequences for their current lives as they narrated their life stories. On the one hand, participants were conscious of their deviance from the normative life course followed by their heterosexual counterparts and the absence of locally available cultural scripts that could guide them in how to plan and what to do with their later life. On the other hand, in the face of familial and/or societal rejection of homosexuality and a lack of institutional support, many participants set great store by advance planning, with the goal of mitigating the threats of aging. Examples included extra efforts to earn a decent

living, the purchase of private insurance and properties shared within the couple, and the preparation of wills and after-death arrangements. Focusing on Chinese lesbians and gay men in midlife in a restrictive context enables us to see both their vulnerability and their endeavors to manage minority stress and carve out a better future for later life.

Last but not least, bridging the personal and socio-political levels, our analysis reveals how reflexive planning for later life is about more than individual choice but is also an ongoing reflexive process of locating oneself with significant others (such as one's partner, parents, and colleagues), managing minority stress, and resisting wider social systems that fail to recognize their status as equal citizens. This urges us to rethink and challenge the rigid divide between the private and public spheres. In line with previous studies suggesting that Chinese lesbians and gay men tend to compartmentalize their sexual identities and relationships into private and public spheres (Lo, 2020, 2022a; Kam, 2013; Kong, 2016), our findings show that some participants emphasized the need to "keep a low profile" in public in order to avoid potential discrimination. Nevertheless, it is important to understand that public and private spheres are often closely intertwined (Lo et al., 2022; Berlant & Warner, 1998; Ho, 2006). For instance, the fact that some participants wrote a will or registered body donation in order to handle potential rejection by their families of origin and exclusion from the legal and welfare systems shows that sexuality and personal experiences of aging and bereavement are publicly regulated by heteronormativity (Almack et al., 2022). In other words, although lesbians and gay men may strive for self-mastery and resort to individual and/or market-focused tactics in order to better prepare for the second half of life, it is still problematic that their needs and wants related to aging are oppressed by heterosexual norms and that wider structural inequalities are still largely left unchallenged. Previous Western studies have suggested that lesbians and gay men may be able to reflect upon their previous negative experiences of discrimination and microaggressions, and consequently to develop better capacities for resilience and desire for generativity and social change (Bower et al., 2021; Greene, Britton, & Shepherd, 2016). However, caution should be employed to avoid romanticizing any of the individual or market-focused tactics used by lesbians and gay men in this study. It is more prudent to understand their reflexive planning for later life as both innovative and conventional—they may imagine and attempt to actualize a better future for later life and to resist the master narrative centered around the heterosexual family model, while simultaneously reinforcing neoliberal ideologies that emphasize personal efforts to thrive in the market without directly challenging the inequalities embedded in institutional systems (Lo et al., 2022; Yue & Leung, 2017).

## Policy implications

Informed by the study's findings, there follow several recommendations for healthcare, education, and policy interventions. To start with, a better understanding of the unique causes and consequences of vulnerability confronting lesbians and gay men in midlife is of human concern and an essential task for healthcare professionals, educators, and policymakers. It is important to recognize that the active efforts of some participants to prepare for aging do not necessarily mean that they have no need for support. On the contrary, the complex nuances and sense of uncertainty in their reflexive processes of planning for later life merit additional attention. Mental health professionals can benefit from the findings by becoming more sensitized to the additional stressors confronting Chinese lesbians and gay men, their concerns about aging, and their desire and ability to engage in reflexive planning for later life, which is, nevertheless, restricted by material, familial, and socio-political circumstances. More public education and programs should be implemented to eliminate discrimination and stigma on the grounds of sexual orientation, to enhance public understanding of the importance of diversity and inclusion in society, and to create more safe spaces for middle-aged and older lesbians and gay men to socialize and support each other as they age. This study also reveals the need to address the gaps in the current legal and welfare systems, which are predicated upon the heterosexual family model and deny sexual minority people equal rights to marriage, protection from discrimination, and support for later life in different areas, such as inheritance and access to hospital visits as a recognized family member.

## Limitations

Despite the above-mentioned contributions of this study, several limitations deserve mention. Given the relatively small sample size and the hidden nature of the Chinese sexual minority population, it is not our intention to generalize the findings to all lesbians and gay men experiencing midlife in Hong Kong. Another limitation is that, with only three exceptions, the majority of participants were members of the middle class and had received a university education. This highlights the difficulty of reaching the most vulnerable subgroups of lesbian and gay communities, including those who are poorer and less educated. Finally, this study has focused on self-identified lesbian and gay individuals while excluding other sexual minority people who may identify themselves as bisexual, pansexual, or queer. We also did not include trans-identified people, given that having non-normative gender identities and/or expressions would lead to additional and different challenges (Sutherland, 2021), which extend beyond the scope of a single article. To enable a focused analysis of the role and meaning of being gay/lesbian in one's subjective perceptions and experiences of growing old, we considered sexuality and age

to be the key social locations under study, while acknowledging that other drivers of oppression and stigma, including gender and class, merit further studies (Farr, 2019; King, Almack, Suen, & Westwood, 2019; Ojanen et al., 2019). Researchers can build on our study to address different marginalized communities with different backgrounds, who fall short of traditional gendered and heteronormative expectations, in order to provide a fuller picture of aging experiences.

## Conclusion

This article represents a significant step forward in identifying the needs, wants, and challenges associated with aging among a minority group that tends to be overlooked—Hong Kong Chinese lesbians and gay men in midlife—and revealing their experiences of minority stress and difficulties with reflexive planning for later life. It shows that the dominant heteronormative understanding of a life course centered around opposite-sex marriage and having children, coupled with familial and societal rejection of homosexuality and legal and welfare systems predicated upon the heterosexual family model, leaves lesbians and gay men in a precarious position when planning for their older lives. Despite some participants' active engagement in reflexive planning for later life and their pursuit of personal autonomy, their ability to actualize their plans continues to be shaped by material, familial, and wider socio-political circumstances. The heightened sense of uncertainty and insecurity experienced by lesbians and gay men in midlife raises important questions about the limitations of the current legal and welfare systems, which are predicated upon the heterosexual family model and fail to recognize the status and rights of same-sex couples. In short, this study demonstrates that being gay/lesbian complicates the universal experience of change and challenge associated with the second half of life. Understanding midlife experiences and the ways in which lesbians and gay men in midlife make sense of and respond to aging serves to build a constructive bridge that holds potential for greater integration between research on minority groups and research on aging. It can thus inform early interventions and inclusive policy to help people develop a better older life with peace of mind, equal rights, and dignity.

## Disclosure statement

No potential conflict of interest was reported by the author(s).

## Funding

The author(s) reported there is no funding associated with the work featured in this article.

## ORCID

Iris Po Yee Lo http://orcid.org/0000-0003-2499-1702
Daniel W. L. Lai http://orcid.org/0000-0001-6365-3189
Elsie Yan http://orcid.org/0000-0002-0604-6259

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